

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

DEBRA A. ALEXANDER

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-10804

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 23, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/10/2018 and confirmed on 12/12/18 . The case was subsequently
Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		114,174.00
Less Refunds to Debtor	43.85	
TOTAL AMOUNT OF PLAN FUND		114,130.15

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	5,871.44	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,371.44

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK TRUST NA - TRUSTEE ET AL Acct: 9222	0.00	40,423.50	0.00	40,423.50
	US BANK TRUST NA - TRUSTEE ET AL Acct: 9222	46,294.39	46,294.39	0.00	46,294.39
	USDA FARM SERVICE AGENCY Acct: 7824	2,795.72	2,795.72	404.17	3,199.89
					89,917.78

Priority					
	JOHN E NAGURNEY ESQ Acct:	0.00	0.00	0.00	0.00
	DEBRA A. ALEXANDER Acct:	0.00	0.00	0.00	0.00
	DEBRA A. ALEXANDER Acct:	43.85	43.85	0.00	0.00
	JOHN E NAGURNEY ESQ Acct:	3,500.00	3,500.00	0.00	0.00
	USDA FARM SERVICE AGENCY Acct: 7824	17.44	17.44	0.00	17.44
	CRAWFORD COUNTY TAX CLM BUREAU* Acct: 0847	976.28	0.00	0.00	0.00
	RONDA J WINNECOUR TRUSTEE/CLERK Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXREAU	1,020.20	1,020.20	0.00	1,020.20
	US BANK TRUST NA - TRUSTEE ET AL Acct: 9222	1,372.00	1,372.00	0.00	1,372.00
	US BANK TRUST NA - TRUSTEE ET AL Acct: 9222	3,659.30	3,659.30	0.00	3,659.30
	US BANK TRUST NA - TRUSTEE ET AL Acct: 9222	1,364.00	1,364.00	0.00	1,364.00
	US BANK TRUST NA - TRUSTEE ET AL Acct: 9222	910.82	910.82	0.00	910.82
	US BANK TRUST NA - TRUSTEE ET AL Acct: 9222	2,895.88	2,895.88	0.00	2,895.88
	US BANK TRUST NA - TRUSTEE ET AL Acct: 9222	2,899.36	2,899.36	0.00	2,899.36

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
					14,139.00
<hr/>					
Unsecured					
	CAPITAL ONE BANK (USA) NA BY AMERIC	455.14	455.14	0.00	455.14
	Acct: 0479				
	UPMC PHYSICIAN SERVICES	246.79	246.79	0.00	246.79
	Acct: 5506				
	ORION	0.00	0.00	0.00	0.00
	Acct:				
	RICHARD M SQUIRE & ASSOC LLC (FRMI	0.00	0.00	0.00	0.00
	Acct:				
	LSF8 MASTER PARTICIPATION TRUST	0.00	0.00	0.00	0.00
	Acct:				
	RICHARD M SQUIRE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	DAVID ALEXANDER	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES L	0.00	0.00	0.00	0.00
	Acct:				
	KNOX MCLAUGHLIN GORNALL&SENNET	0.00	0.00	0.00	0.00
	Acct:				
					<hr/>
					701.93
<hr/>					
TOTAL PAID TO CREDITORS					104,758.71
<hr/>					
TOTAL CLAIMED					
	PRIORITY	15,115.28			
	SECURED	49,090.11			
	UNSECURED	701.93			

Date: 05/23/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

DEBRA A. ALEXANDER

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-10804

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Debra A. Alexander
Debtor

Case No. 18-10804-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: May 23, 2025

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2025:

Recip ID	Recipient Name and Address
db	+ Debra A. Alexander, 12034 N. Watson Road Road, Conneaut Lake, PA 16316-6936
intp	+ BK Attorney Services, LLC d/b/a CERTIFICATEOFSERVI, P.O. Box 4590, Pasco, WA 99302-4590
intp	+ Jay S. Jump, PO Box 4590, Pasco, WA 99302-4590
cr	U.S. BANK TRUST, N.A., P O Box 829009, Dallas, TX 75382-9009
cr	+ United States of America, Farm Service Agency, c/o U.S. Attorney's Office, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956
14896009	Crawford County Tax Claim Bureau, Crawford County Courthouse, Diamond Park, Meadville, PA 16316
14896010	+ David Alexander, 12034 N. Watson Run Road, Conneaut Lake, PA 16316-6936
14896011	+ LSF8 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500
14989137	+ United States of America, U.S. Department of Agriculture, Farm Service Agency, 14699 N. Main St. Ext., Meadville, PA 16335-9441

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ECMBKMail@Caliberhomeloans.com	May 24 2025 00:33:00	LSF8 MASTER PARTICIPATION TRUST, c/o Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
14896007	+ Email/Text: mtgbk@shellpointmtg.com	May 24 2025 00:32:00	Caliber Home Loans, PO Box 650856, Dallas, TX 75265-0856
14896008	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 24 2025 00:41:17	Capital One, PO Box 70886, Charlotte, NC 28272-0886
14911628	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 24 2025 00:17:55	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
15246467	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 24 2025 00:41:21	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14896818	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 24 2025 00:18:51	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14927695	Email/Text: BNCnotices@dcmsservices.com	May 24 2025 00:33:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 7

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS I
15365988		U.S. Bank Trust National Association, not, in its individual capacity, but, solely as, Trustee of LSF8 Master Participation Tru
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

District/off: 0315-1

User: auto

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Date Rcvd: May 23, 2025

Form ID: pdf900

Total Noticed: 16

14896012

##+

Richard M Squire, Esq., One Jenkintown Station STE 104, 115 West Avenue, Jenkintown, PA 19046-2031

TOTAL: 2 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 25, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2025 at the address(es) listed below:

Name	Email Address
Chandra Marie Arkema	on behalf of Creditor LSF8 MASTER PARTICIPATION TRUST tuhawkeye@msn.com carkema@squirelaw.com
Denise Carlon	on behalf of Creditor U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE OF LSF8 MASTER PARTICIPATION TRUST dcarlon@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor LSF8 MASTER PARTICIPATION TRUST jblank@pincuslaw.com brausch@pincuslaw.com
Jill Locnikar	on behalf of Creditor United States of America Farm Service Agency jill.locnikar@usdoj.gov, patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov
John E. Nagurney	on behalf of Debtor Debra A. Alexander courtagnagurney@zoominternet.net attorneynagurney@jubileebk.net
Mark G. Claypool	on behalf of Interested Party Jay S. Jump mclaypool@kmgslaw.com knoxbank@hotmail.com;chartle@kmgslaw.com;aklus@kmgslaw.com
Mark G. Claypool	on behalf of Interested Party BK Attorney Services LLC d/b/a CERTIFICATEOFSERVICE.COM mclaypool@kmgslaw.com, knoxbank@hotmail.com;chartle@kmgslaw.com;aklus@kmgslaw.com
Michael J. Musone	on behalf of Interested Party BK Attorney Services LLC d/b/a CERTIFICATEOFSERVICE.COM mmusone@kmgslaw.com
Michael J. Musone	on behalf of Interested Party Jay S. Jump mmusone@kmgslaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Sindi Mncina	on behalf of Creditor LSF8 MASTER PARTICIPATION TRUST smncina@raslg.com
Sindi Mncina	on behalf of Creditor U.S. BANK TRUST N.A. smncina@raslg.com

TOTAL: 13